UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Lonnie Leron Baggett Case No. 25-01549-KMS
Chelsea Dawn Baggett, Debtors CHAPTER 13

NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

The above-named Debtors have filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the "Plan") with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran U.S. Courthouse, 501 E. Court Street, Suite 2.300, Jackson, MS 39201, on or before August 13, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtors, and Attorney for Debtors.

Objections to confirmation will be heard and confirmation determined on August 28, 2025, at 10:00 AM in the United States Courthouse, 109 South Pearl Street, Courtroom 1, Natchez, MS 39120, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: June 27, 2025 /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469 The Rollins Law Firm, PLLC P.O. Box 13767 Jackson, MS 39236 trollins@therollinsfirm.com 601-500-5533

Fill in this inform Debtor 1	ation to identify your case: Lonnie Leron Baggett					
D. 1	Full Name (First, Middle, Last)					
Debtor 2 (Spouse, if filing)	Chelsea Dawn Baggett Full Name (First, Middle, Last)					
	southern district of MISSISSIPPI		is is an amended plan, and			
Case number:		have been	he sections of the plan that changed.			
(If known)						
Chapter 13 F	Plan and Motions for Valuation and Lien Avoidance		12/17			
			·			
Part 1: Notices	3					
To Debtors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	missible in your jud	licial district. Plans that			
	In the following notice to creditors, you must check each box that applies					
To Creditors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.					
	You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in this bankrupto	y case. If you do not have			
	If you oppose the plan's treatment of your claim or any provision of this pla to confirmation on or before the objection deadline announced in Part 9 of t (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	he Notice of Chapte	r 13 Bankruptcy Case			
	The plan does not allow claims. Creditors must file a proof of claim to be paid ur	nder any plan that ma	y be confirmed.			
	The following matters may be of particular importance. Debtors must check one	e box on each line to	state whether or not the			
	plan includes each of the following items. If an item is checked as "Not Inclu provision will be ineffective if set out later in the plan.					
	on the amount of a secured claim, set out in Section 3.2, which may result in l payment or no payment at all to the secured creditor	✓ Included	☐ Not Included			
1.2 Avoidar	nce of a judicial lien or nonpossessory, nonpurchase-money security interest, in Section 3.4.	✓ Included	☐ Not Included			
	dard provisions, set out in Part 8.	☐ Included	✓ Not Included			
Part 2: Plan Pa	ayments and Length of Plan					
2.1 Length	of Plan.					
	hall be for a period of60 months, not to be less than 36 months or less than 60 on this of payments are specified, additional monthly payments will be made to the exam.					
2.2 Debtor(s) will make payments to the trustee as follows:					
Debtor shall pay the court, an Order	\$400.00 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ₩ bi-weekly) to the cr directing payment shall be issued to the debtor's employer at the following address		less otherwise ordered by			
	Magnolia Healthcare Inc					
	17617 S Harrells Ferry Rd Baton Rouge LA 70816-0000					

Debtor		nie Leron Bagget Isea Dawn Bagge			Case number	er
	otor shall pay Order direct		semi-monthly, v			oter 13 trustee. Unless otherwise ordered by thess:
2.3	Income tax	returns/refunds.				
	Check all the		ny exempt income tax r	efunds received of	uring the plan term	n.
			he trustee with a copy of er to the trustee all non-			ng the plan term within 14 days of filing the d during the plan term.
	De	ebtor(s) will treat inc	come refunds as follows	s:		
2.4 Addi Checi Part 3:	✓ No		ecked, the rest of § 2.4 i	need not be comp	leted or reproduce	d.
3.1				under 11 U.S.C	. § 1322(c)(2) and	identified in § 3.2 herein.).
☐ 3.1(a) ✓	Principal	"None" is checked, in Residence Mortga 5) shall be scheduled	below. Absent an object	red debt which is ction by a party ir	to be maintained a interest, the plan	and cured under the plan pursuant to 11 U.S.C will be amended consistent with the proof of
1	claim file Mtg pmt			art date for the co	ntinuing monthly i	mortgage payment proposed herein.
Beginnin	ng July 20			V Plan ☐ I	Direct. Includ	es escrow 🕢 Yes 🗌 No
1	Mtg arre	ears to Fergus Fo	cu	Through	June 2025	\$830.
3.1(b) Property	U.S.C the pro herein	. § 1322(b)(5) shall loof of claim filed by	be scheduled below. Ab	sent an objection subject to the star	by a party in inter t date for the conti	ntained and cured under the plan pursuant to est, the plan will be amended consistent with nuing monthly mortgage payment proposed
Mtg pmt	s to					
			_		Direct.	Includes escrow Yes No
Property	-NONE- N	Mtg arrears to		Through		
3.1(c)			nid in full over the plan of claim filed by the mo		n objection by a pa	rty in interest, the plan will be amended
Creditor	: -NONE	_	Approx. amt. due:		Int. Rate*:	
Principa (as stated Portion of	d in Part 2 of of claim to b	be paid with interest	at the rate above: f of Claim Attachment) st: \$			
Special of	claim for tax	es/insurance: \$	-No	ONE- /month, be	eginning month	

Debtor		onnie Leron Baggett Helsea Dawn Baggett		Case number		
(as state	d in Part	4 of the Mortgage Proof of	Claim Attachment)			
		rdered by the court, the intellaims as needed.	erest rate shall be the current T	ill rate in this District		
3.2	Motion	for valuation of security, j	payment of fully secured clai	ms, and modification of u	ndersecured claims. Check	cone
		None. If "None" is checke	ed, the rest of § 3.2 need not be	e completed or reproduced.		
			ragraph will be effective only i			
	✓	amounts to be distributed at the lesser of any value s	ule 3012, for purposes of 11 U to holders of secured claims, dust forth below or any value set adline announced in Part 9 of the	ebtor(s) hereby move(s) the forth in the proof of claim	e court to value the collatera . Any objection to valuation	l described below shall be filed on
		of this plan. If the amount treated in its entirety as an	d claim that exceeds the amount of a creditor's secured claim is unsecured claim under Part 5 d on the proof of claim controls	s listed below as having no of this plan. Unless otherw	value, the creditor's allowe ise ordered by the court, the	d claim will be
Name o	f creditoi	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	1 Interest rate*
Ally Financ	ial, Inc	\$14,578.00	2019 Jeep Cherokee 160220 miles	\$12,071.00	\$12,071.00	10.00%
Insert ad	ditional c	laims as needed.				
#For mo	bile home	s and real estate identified i	in § 3.2: Special Claim for taxe	es/insurance:		
-NONE		creditor	Collateral	Amount per month	n Begin	nning
		e ordered by the court, the i	nterest rate shall be the current	Till rate in this District		
		tified in § 3.2: The current i				
		-				
3.3	Secured	claims excluded from 11	U.S.C. § 506.			
Chec	k one. ✓	None. If "None" is checke	ed, the rest of § 3.3 need not be	e completed or reproduced.		
3.4	Motion	to avoid lien pursuant to	11 U.S.C. § 522.			
Check or	ne.		ed, the rest of § 3.4 need not be			
		The remainder of this par	agraph will be effective only i	if the applicable box in Par	rt 1 of this plan is checked.	
	V	which the debtor(s) would security interest securing a order confirming the plan Notice of Chapter 13 Band judicial lien or security int if any, of the judicial lien	ossessory, nonpurchase money have been entitled under 11 Ua claim listed below will be avoided unless the creditor files an object of the creditor files and object of the creditor files and supply that is avoided will be treated or security interest that is not a cruptcy Rule 4003(d). If more the	I.S.C. § 522(b). Unless other bided to the extent that it in ection on or before the objection on or before the objection of the objection on or before the objection on or before the objection of the objection	erwise ordered by the court, npairs such exemptions upon action deadline announced in e(s) the court to find the am a in Part 5 to the extent allow as a secured claim under the	a judicial lien or n entry of the n Part 9 of the ount of the wed. The amount, plan. See 11

Debtor		ie Leron Baggett		Case num		
	Chels	sea Dawn Baggett				
Name of creditor Lvnv Funding		Property subject to lien 1277 Lambert Ln Brookhaven, MS 39601	Lien amount to be avoided \$1,549.00	Secured amount remaining \$1,549.00	Type of lien Judgment Lien	Lien identification (county, court, judgment date, date of lien recording, county, court, book and page number) Lincoln County Justice Court BK 545 Pg 336
Trustr	nark	1277 Lambert Ln Brookhaven, MS 39601	\$884.54	\$196.00	Judgment Lien	Lincoln County Circuit Court 43Cl124CV00604
Insert a	dditional claims	s as needed.				
3.5	Surrender of	f collateral.				
	Check one. ✓ Non	ie. If "None" is checked, th	e rest of § 3.5 need not be	e completed or reproduc	red.	
Part 4:	Treatment o	of Fees and Priority Clain	ıs			
4.1	without postp	s and all allowed priority cletition interest.	aims, including domestic	support obligations othe	er than those treated in	§ 4.5, will be paid in full
4.2	Trustee's fees	es are governed by statute an	d may change during the	course of the case.		
4.3	Attorney's fe	ees.				
	✓ No look fe	ee: 4,600.00				
	Total atto	orney fee charged:	\$4,600.00		_	
	Attorney	fee previously paid:	\$0.00		_	
	*	fee to be paid in plan per tion order:	\$4,600.00		-	
	☐ Hourly fee	e: \$ (Subject to appro	oval of Fee Application.)			
4.4	Priority clair	ns other than attorney's f	ees and those treated in	§ 4.5.		
	Check one. ✓ Non	e. If "None" is checked, th	e rest of § 4.4 need not be	completed or reproduc	ed.	
4.5	Domestic sup	pport obligations.				
	✓ Non	ie. If "None" is checked, th	e rest of § 4.5 need not be	e completed or reproduc	red.	
Part 5:		of Nonpriority Unsecured				
5.1	Nonpriority	unsecured claims not sepa	arately classified.			
y	providing the The sum of	largest payment will be eff \$ 0.00	fective. Check all that app	oly.	ata. If more than one o	ption is checked, the option
	% of t	the total amount of these cla	aims, an estimated navme	nt of S		

Debtoi	Chelsea Dawn Baggett	Case number
⋠	The funds remaining after disbursements have	been made to all other creditors provided for in this plan.
		der chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 nents on allowed nonpriority unsecured claims will be made in at least this amount.
5.2	Other separately classified nonpriority unsecu	red claims (special claimants). Check one.
	✓ None. If "None" is checked, the rest of	§ 5.3 need not be completed or reproduced.
Part 6:	Executory Contracts and Unexpired Leases	
6.1	The executory contracts and unexpired leases contracts and unexpired leases are rejected. Co	listed below are assumed and will be treated as specified. All other executory heck one.
	None. If "None" is checked, the rest of	§ 6.1 need not be completed or reproduced.
Part 7:	Vesting of Property of the Estate	
7.1	Property of the estate will vest in the debtor(s)	upon entry of discharge.
Part 8:	Nonstandard Plan Provisions	
8.1	Check "None" or List Nonstandard Plan Prov ✓ None. If "None" is checked, the rest of	isions Part 8 need not be completed or reproduced.
Part 9:	Signatures:	
	Signatures of Debtor(s) and Debtor(s)' Attorno <i>btor(s) and attorney for the Debtor(s), if any, must s te address and telephone number.</i>	ey ign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their
X /s	s/ Lonnie Leron Baggett	X /s/ Chelsea Dawn Baggett
	onnie Leron Baggett ignature of Debtor 1	Chelsea Dawn Baggett Signature of Debtor 2
Е	xecuted on June 24, 2025	Executed on June 24, 2025
1:	277 Lambert Ln	1277 Lambert Ln
A	ddress	Address
	brookhaven MS 39601-0000	Brookhaven MS 39601-0000
C	City, State, and Zip Code	City, State, and Zip Code
T	elephone Number	Telephone Number
X <u>/</u> s	s/ Thomas C. Rollins, Jr.	Date June 24, 2025
S	homas C. Rollins, Jr. 103469 ignature of Attorney for Debtor(s)	
	.O. Box 13767 ackson, MS 39236	
	ackson, MS 39236 Address, City, State, and Zip Code	-
6	01-500-5533	103469 MS
tr	elephone Number rollins@therollinsfirm.com	MS Bar Number
Е	mail Address	

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtors, do herby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following partied to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Ally Financial Inc. c/o C. T. Corporation System 645 Lakeland East Drive, Ste 101 Flowood, MS 39232

Trustmark National Bank c/o President/CEO PO Box 291 Jackson, MS, 39201

Resurgent Capital Services L.P. c/o Corporation Service Company 109 Executive Drive, Suite 3 Madison, MS 39110

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: June 27, 2025 /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469 The Rollins Law Firm, PLLC P.O. Box 13767 Jackson, MS 39236 trollins@therollinsfirm.com 601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

П	25-01549-KW3 DKt 12 Filed 00/27/25 Effleted 00/27/25 15.50.24 Page 6 0/ 11
1	
2	
3	
4	UNITED STATES BANKRUPTCY COURT
5	SOUTHERN DISTRICT OF MISSISSIPPI
6	IN RE: CASE NO: 25-01549-KMS
7	LONNIE LERON BAGGETT CHELSEA DAWN BAGGETT CERTIFICATE OF SERVICE
8	Chapter: 13
9	
10	
11	On 6/27/2025, I did cause a copy of the following documents, described below,
12	Notice and Plan
13	
14	
15	
16	
17	
18	to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19	sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.
20	I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice. com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
21	Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.
22	Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.
23	DATED: 6/27/2025
24	/s/ Thomas C. Rollins, Jr. Thomas C. Rollins, Jr.
25	Attorney at Law The Rollins Law Firm
26	702 W. Pine Street Hattiesburg, MS 39401
27	601 500 5533 trollins@therollinsfirm.com
28	

25-01549-KMS Dkt 12 Filed 06/27/25 Entered 06/27/25 15:50:24 Page 8 of 11

25-01549-KMS Dkt 12 Filed 06/27/25 Entered 06/27/25 15:50:24 Page 9 of 11 2 3 UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI 5 IN RE: CASE NO: 25-01549-KMS 6 **CERTIFICATE OF SERVICE** LONNIE LERON BAGGETT CHELSEA DAWN BAGGETT **DECLARATION OF MAILING** Chapter: 13 8 9 10 11 On 6/27/2025, a copy of the following documents, described below, Notice and Plan 12 13 14 15 16 18 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient 19 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth 20 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above 21 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief. 22 DATED: 6/27/2025 23 24 25 Miles Wood BK Attorney Services, LLC 26 d/b/a certificateofservice.com, for Thomas C. Rollins, Jr. The Rollins Law Firm 702 W. Pine Street 28 Hattiesburg, MS 39401

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25-01549-KMS Dkt 12 Filed 06/27/25 Entered 06/27/25 15:50:24 Page 10 of 11

USPS FIRST CLASS MAILING RECIPIENTS:
Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS

ALLY FINANCIAL INC CO C T CORPORATION SYSTEM 645 LAKELAND EAST DR STE 101 FLOWOOD MS 39232 CERTIFIED 9589071052702856191908
TRUSTMARK NATIONAL BANK
CO CEOPRESIDENT
PO BOX 291
JACKSON MS 39201

FIRST CLASS

RESURGENT CAPITAL SERVICES LP
CO CORPORATION SERVICE COMPANY
109 EXECUTIVE DRIVE SUITE 3
MADISON MS 39110

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING NCRS ADDRESS DOWNLOAD CASE 25-01549-KMS SOUTHERN DISTRICT OF MISSISSIPPI FRI JUN 27 8-22-7 PST 2025 ALLY CAPITAL CO AIS PORTFOLIO SERVICES LLC 4515 N SANTA FE AVE DEPT APS OKLAHOMA CITY OK 73118-7901 US BANKRUPTCY COURT
THAD COCHRAN US COURTHOUSE
501 E COURT STREET
CUITE 2300
JACKSON MS 39201-5036

ATT
PO BOX 5087

CAROL STREAM IL 60197-5087

(P) ABSOLUTE RESOLUTIONS CORPORATION ACIMA 8000 NORMAN CENTER DRIVE SUITE 350 9815 8 BLOOMINGTON MN 55437-1118 SANDY

9815 S MONROE ST SANDY UT 84070-4296

AFFIRM INC ATTN BANKRUPTCY 650 CALIFORNIA ST SAN FRANCISCO CA 94108-2716 AFTERPAY 222 KEARNY ST 600 SAN FRANCISCO CA 94108-4509 ALLY FINANCIAL INC ATTN BANKRUPTCY PO BOX 380901 BLOOMINGTON IL 55438-0901

ASSURANT 6300 WILSON MILLS ROAD CLEVELAND OH 44143-2109 ASSUREX HEALTH PO BOX 645685 CINCINNATI OH 45264-5685 BROOKHAVEN ANIMAL HOSP 1210 US51 BROOKHAVEN MS 39603

CCF OF MISSISSIPPI LLC 15 BULL ST STE 200 SAVANNAH GA 31401-2686 CVSCAREMARK PO BOX 659539 SAN ANTONIO TX 78265-9539 CASHNET USA 175 W JACKSON STE 1000 CHICAGO IL 60604-2863

CITIBANK PO BOX 790040 ST LOUIS MO 63179-0040 COMMUNITY CHOICE FINAN 1602 VETERANS BLVD STE 2 MCCOMB MS 39648-2031 CREDIT COLLECTION
ATTN BANKRUPTCY
725 CANTON ST
NORWOOD MA 02062-2679

DEFINING WELLNESS 3949 HWY 43 N BRANDON MS 39047-7240 FERGUS FCU 1026 E BROAD ST MONTICELLO MS 39654-7702 (P)SEQUIUM ASSET SOLUTIONS LLC 1130 NORTHCHASE PKWY SUITE 150 MARIETTA GA 30067-6429

JPMCB
MAILCODE LA47100
700 KANSAS LANE
MONROE LA 71203-4774

KINGS DAUGHTERS PO BOX 5440 HIGHWAY 51 N BROOKHAVEN MS 39603-5440 KINGS DAUGHTERS MEDICA 427 US51 BROOKHAVEN MS 39601

25-01549-KMS Dkt 12 Filed 06/27/25 Entered 06/27/25 15:50:24 Page 11 of 11

USPS FIRST CLASS MAILING RECIPIENTS:
Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

LVNV FUNDING ATTN BANKRUPTCY PO BOX 10497 GREENVILLE SC 29603-0497 MOHELA POB 60610 HARRISBURG PA 17106-0610 MOUNTAIN LAUREL ASSURA PO BOX 55126 BOSTON MA 02205-5126

NETCREDIT 175 W JACKSON BLVD SUITE 600 CHICAGO IL 60604-2948 NETWORK SERVICES INC ATTN BANKRUPTCY PO BOX 1725 HATTIESBURG MS 39403-1725 (P) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067

PROSPER MARKETPLACE PO BOX 396081 SAN FRANCISCO CA 94139-6081 REGIONS BANK PO BOX 10063 BIRMINGHAM AL 35202-0063 REGIONS BANKCARD ATTN BANKRUPTCY 1900 5TH AVE N HOOVER AL 35203-2610

SOMISSUNISA 7400 E ARAPAHO RD SU ENGLEWOOD CO 80112-1279 SOUTHWEST MS REGIONAL 212 3RD ST MCCOMB MS 39648-4102 SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

TRANSWORD SYSTEM INC 2135 E PRIMROSE STE Q SPRINGFIELD MO 65804-4598 (P)TRUSTMARK NATIONAL BANK P O BOX 1928
BRANDON MS 39043-1928

UNITED STATES TRUSTEE
501 EAST COURT STREET
CULTE 6 430

TACKSON MS 20201

CHELSEA DAWN BAGGETT 1277 LAMBERT LN BROOKHAVEN MS 39601-8831 (P) DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403 0566

DEBTOR
LONNIE LERON BA

LONNIE LERON BAGGETT 1277 LAMBERT LN BROOKHAVEN MS 39601-8831

EXCLUDE

THOMAS CARL ROLLINS JR
THE ROLLING LAW FIRM PLLO
PO BOX 13767
JACKSON MS 39236-3767